

# IMPROVED UNIFORM INTERNATIONAL SUNDAY SCHOOL LESSON

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## LESSON FOR DECEMBER 14

AT THE TRIAL CRUCIFIXION AND  
RESURRECTION OF JESUS.

LESSON TEXTS—John 19:1-20:14

GOLDEN TEXT—The God who loved the  
world, who gave his only Son, that  
whosoever believeth in him should  
not perish, but have everlasting life.

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# An Ex-banker Tells How Farmers Should Borrow Money

The average farmer is the man who most of all needs help in avoiding time prices and instruction in establishing banking connections. The two are inseparably connected. If you really know how, it is easy. I am an ex-banker myself, and will try to explain how to borrow from banks and tell a little about banking methods.

Ever since I have been farming, I have deposited all cash received from the sale of hogs, cattle or anything sold or paid in. I pay all bills of whatever kind I check on the bank. This gives me a complete record of every transaction and prevents my having any money in the house in case of fire or burglary. When I run out of cash I borrow as little as I can tide over with, and deposit that to be checked on until there is some cash coming in.

When my note is due I pay it promptly or tell my banker why I cannot pay, and arrange for a renewal. Better a day or so beforehand than a day late. Be prompt in meeting your obligations; it is worth more than money, and nothing destroys your credit like carelessness in meeting your note. I know many men who are comparatively poor, but their moral risk is so good they can borrow almost any amount they are likely to ask for.

Don't think that because you cannot carry a balance banks don't want your business; they do. When I borrow say \$500 and check it out gradually, covering a period of probably six months, I will have an average balance of \$15 to \$175 for the whole time. The bank loans this to some other depositor, and he keeps an average of so much, so it is an endless chain. A bank is the farmer's best friend if he but knows it, but the farmer is turn must be friendly. Don't expect to borrow when you need cash if you never deposit when you have cash.

Sometimes I find it cheaper to buy some cash on time rather than for cash. When over time is possible I buy on time if the time price does not exceed the legal rate of interest.

Health About Gone

Many thousands of women suffering from womanly trouble, have been benefited by the use of Cardui, the woman's tonic, according to letters received, similar to this one from Mrs. Z. V. Speller, of Layne, N. C. "I could not stand on my feet, and felt utterly tired. I was very nervous, and my nerves and health were about gone."

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# Camel CIGARETTES

CAMELS supply cigarette contentment beyond anything you ever experienced! You never tasted such full-bodied mellow-mildness; such refreshing, appetizing flavor and coolness. The more Camels you smoke the greater becomes your delight—Camels are such a cigarette revelation!

Everything about Camels you find so fascinating is due to their quality—the expert blend of choice Turkish and choice Domestic tobaccos.

You'll say Camels are in a class by themselves—they seem made to meet your own personal taste in so many ways! Freedom from any unpleasant cigarette after-taste or unpleasant cigarette odor makes Camels particularly desirable to the most fastidious smokers. And, you smoke Camels as liberally as meets your own wishes, for they never use your cigarette satisfaction that makes Camels so attractive. Smokers realize that the value is in the cigarettes and do not expect premiums or coupons!

Compare Camels with any cigarette in the world at any price!

Camels are sold everywhere in specially designed tins of 20 cigarettes or in packs of 10 cigarettes. We strongly recommend this brand for the more thoughtful smoker who values his money.

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